

United States Bankruptcy Court  
Western District of New York

In re:  
Kim M. Garbo  
Debtor

Case No. 21-11053-CLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0209-1  
Date Rcvd: Jul 05, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2022:**

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419
21882708	+ Niagara Frontier Volleyball, 425 Meyer Road, Buffalo, NY 14224-1954
21882710	+ Security Credit Systems, Inc., 100 River Rock Drive Suite 200, Buffalo, NY 14207-2163
21882711	+ Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
21882714	+ X-Cell Laboratories of WNY, Inc., PO Box 8000 Dept. 586, Buffalo, NY 14267-0002

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJGFRAZIER	Jul 05 2022 22:43:00	Joseph G Frazier, Joseph G. Frazier, 280 East Ave, Lockport, NY 14094-3826
cr	+ EDI: RMSC.COM	Jul 05 2022 22:43:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bkcollect@summitfcu.org	Jul 05 2022 18:35:00	The Summit Federal Credit Union, 100 Marina Drive, Rochester, NY 14626
21882705	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 05 2022 18:35:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
21882702	+ EDI: CAPITALONE.COM	Jul 05 2022 22:43:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
21882704	+ EDI: CITICORP.COM	Jul 05 2022 22:43:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
21891392	EDI: CITICORP.COM	Jul 05 2022 22:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
21882707	+ EDI: CITICORP.COM	Jul 05 2022 22:43:00	Macys/fdsb, Attn: Bankruptcy, 7 West Seventh Street, Cincinnati, OH 45202
21890380	EDI: Q3G.COM	Jul 05 2022 22:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
21882703	EDI: JPMORGANCHASE	Jul 05 2022 22:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
21890891	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 05 2022 18:35:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
21882706	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 05 2022 18:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
21882709	EDI: PRA.COM	Jul 05 2022 22:43:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
21894286	EDI: PRA.COM	Jul 05 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 41067,

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21882839	+ EDI: RECOVERYCORP.COM	Jul 05 2022 22:43:00	Norfolk VA 23541 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21882712	Email/Text: bkcollect@summitfcu.org	Jul 05 2022 18:35:00	Summit Federal Credit Union, Attn: Bankruptcy Dept, 100 Marina Dr, Rochester, NY 14626
21888145	Email/Text: bkcollect@summitfcu.org	Jul 05 2022 18:35:00	The Summit Federal Credit Union, 100 Marina Drive, Rochester, New York 14626
21882713	+ EDI: WTRRN BANK.COM	Jul 05 2022 22:43:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2022 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com
Joseph G Frazier	trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com
Joseph G. Frazier	on behalf of Trustee Joseph G Frazier jfrazierlaw@aol.com
Joseph W. Allen, 11	USTPRegion02.bu.ecf@usdoj.gov Joseph.W.Allen@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Kim M. Garbo**Social Security number or ITIN **xxx-xx-9253**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court **Western District of New York**Case number: **1-21-11053-CLB****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:**Kim M. Garbo**July 5, 2022**By the court:** Carl L. Bucki  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**